FIGURE - 1

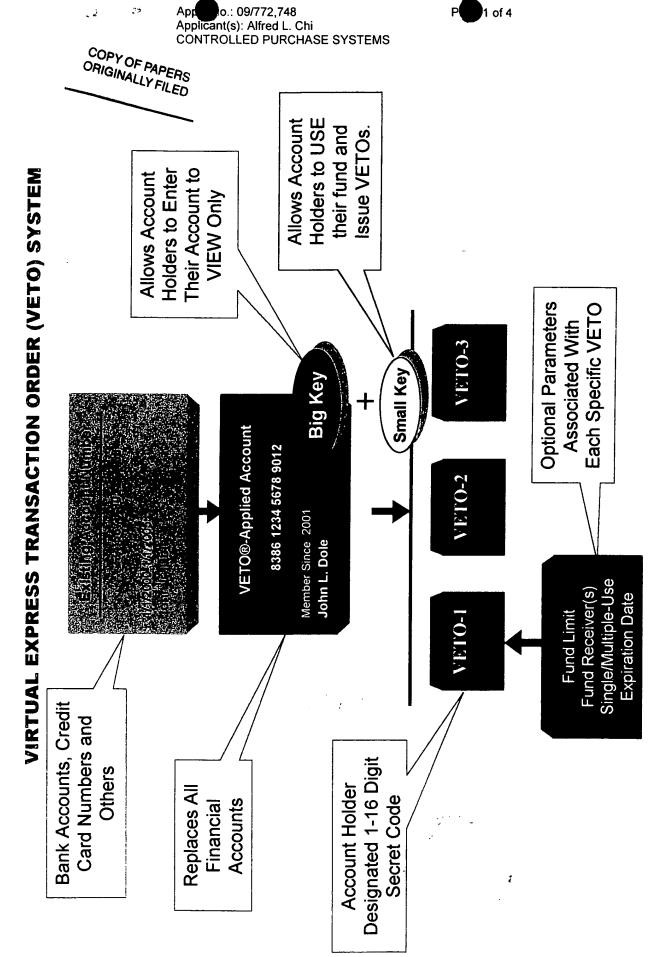




FIGURE 2

WEB-BASED VETO SUBMISSION FORM

(An accountholder can only access this form after the accountholder logs on to the VETO system using BIGKEY)

VETO-Applied Account Number:
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5
Accountholder's Name: Address: Alfred L. Chi 46 Bayley Street Westwood, MA 02090 U.S.A.
Select fund sources and amount(s)
Citibank Master \$
Citibank Visa \$
BankBoston Checking \$
BankBoston Savings \$
VETO Savings \$
Total Amount \$
Add another financial account to this system
Select a fund receiver (optional) Receiver 1:
Receiver 3:
These funds are to be used for: One-time purchase OR Multiple purchases
These funds are set to expire on (dd/mm/yyyy)
Check here if you want the system to provide you with a VETO
Select your own VETO (1 to 16-digits, numbers or letters)
(Type in SMALLKEY) (Red indicates you have messages, green indicates your VETO has been approved)
Message from Accountant Account Status View your accounts View your transactions

FIGURE 3 **VETO-APPLIED E-PURCHASE SYSTEM**

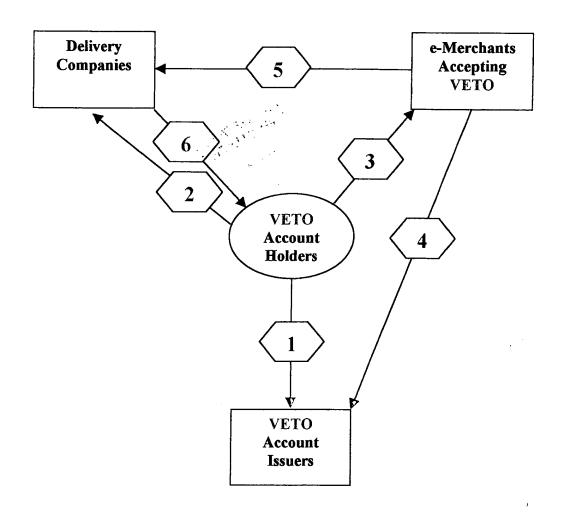


FIGURE 3A E-PURCHASE SYSTEM WITHOUT VETO

